

Information to identify the case:

Debtor 1:	Thaddus L Adams	Social Security number or ITIN:	xxx-xx-0219
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/7/14
Case number:	14-26344-MBK	Date case converted to chapter:	7 10/22/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thaddus L Adams	
2. All other names used in the last 8 years		
3. Address	302 Ashmore Avenue Trenton, NJ 08611	
4. Debtor's attorney Name and address	John Zimnis Law Offices of Peter E. Zimnis 1245 Whitehorse-Mercerville Road Suite 412 Trenton, NJ 08619	Contact phone 609-581-9353
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	November 20, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/20/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Thaddus L Adams
DebtorCase No. 14-26344-MBK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 27

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db +Thaddus L Adams, 302 Ashmore Avenue, Trenton, NJ 08611-3680
 515162330 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515167534 +CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 515905897 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051
 515905898 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118, MidFirst Bank,
 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051
 515749100 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 514975130 +U.S Department of Education, PO Box 530260, Atlanta, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: njbankruptcylaw@aol.com. Oct 22 2019 23:23:51 John Zimnis,
 Law Offices of Peter E. Zimnis, 1245 Whitehorse-Mercerville Road, Suite 412,
 Trenton, NJ 08619
 tr +EDI: BADOBIN.COM Oct 23 2019 02:58:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514975120 +EDI: CAPITALONE.COM Oct 23 2019 02:58:00 Capital One, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 514975119 +EDI: CAPITALONE.COM Oct 23 2019 02:58:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 514975121 +EDI: CIAC.COM Oct 23 2019 02:58:00 Citimortgage, PO Box 183040, Columbus, OH 43218-3040
 514975122 +EDI: COMCASTCBLCENT Oct 23 2019 02:58:00 Comcast, 1 Comcast Center,
 Re: 03402 105021-03-9, Philadelphia, PA 19103-2833
 514975123 +EDI: BLUESTEM Oct 23 2019 02:58:00 Fingerhut/Web Bank, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 514975124 +EDI: RMSC.COM Oct 23 2019 02:58:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400
 514975125 +EDI: IRS.COM Oct 23 2019 02:58:00 IRS Insolvency Function, PO Box 724,
 Springfield, NJ 07081
 515226099 +EDI: NAVIENTFKASMSERV.COM Oct 23 2019 02:58:00 Navient Solutions Inc.,
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 515208878 +EDI: PRA.COM Oct 23 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk, VA 23541
 515183575 +EDI: PRA.COM Oct 23 2019 02:58:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 514975127 +E-mail/Text: rwjebn@rwjbh.org Oct 22 2019 23:26:16 RWJ at Hamilton, PO Box 48025,
 Newark, NJ 07101-4825
 514975126 +E-mail/Text: rwjebn@rwjbh.org Oct 22 2019 23:26:16 Robert Wood Johnson Hospital,
 One Hamilton Health Pl., Attn: Patient Accounts, Trenton, NJ 08690-3599
 514975128 +EDI: NAVIENTFKASMSERV.COM Oct 23 2019 02:58:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 514975129 +EDI: TFSR.COM Oct 23 2019 02:58:00 Toyota Financial Services, PO Box 5855,
 Carol Stream, IL 60197
 516487064 +EDI: BL-TOYOTA.COM Oct 23 2019 02:58:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 515000178 +EDI: TFSR.COM Oct 23 2019 02:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515008464* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 27

Date Rcvd: Oct 22, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:
NONE.

TOTAL: 0